



Express Mail Label No. ER 767 766 645 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/677,401 Confirmation No. : 3108  
First Applicant : K. Jon Kern Art Unit : 3629  
Filed : 29 September 2000 Examiner : T.D. Nguyen  
Title : Loyalty reward program for reducing the balance of a loan obligation  
Docket No. : 014-040001US  
Customer No. : 33486

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**CERTIFICATE OF MAILING BY EXPRESS MAIL**


Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The undersigned hereby certifies that the attached

1. Request for Continued Examination (RCE) Transmittal (1 page);
2. Fee Transmittal - 2005 (1 page) (in duplicate);
3. Credit Card Payment Form (1 page);
4. Amendment and Response to Final Office Action (23 pages);
5. Certificate of Mailing by "Express Mail" (37 CFR 1.10) (1 page); and
6. Postcard,

all relating to the above application were deposited with the United States Postal Service on **12 October 2004** as "Express Mail," using the Express Mail label having the number noted at the top of this page and addressed to Mail Stop RCE, Commissioner for Patents at the above address.

  
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